

Information to identify the case:

Debtor 1	<u>Jane Carol Collaso</u>	Social Security number or ITIN	xxx-xx-6803
	First Name Middle Name Last Name	EIN	59-3761646
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	15-32754-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jane Carol Collaso
aka Jane Carol Collaso-Zaremba, dba New
Horizons Psychotherapy of North Jersey, P.C.,
dba New Horizons Psychotherapy of North
Jersey, LLC, dba Jane C. Collaso, LLC

3/7/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 4 of 6
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jane Carol Collaso
 Debtor

Case No. 15-32754-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

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 Total Noticed: 68

Date Rcvd: Mar 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2019.

db +Jane Carol Collaso, 215 Holcombe Way, Lambertville, NJ 08530-2229
 aty +Agnes Mombrun, Agnes Mombrun, 2850 34th St N, Ste 350, Saint Petersburg, FL 33713-3635
 aty +Eckert Seamans Cherin & Mellott LLC, 200 Lenox Drive, Suite 203, PO Box 5404,
 Princeton, NJ 08543-5404
 aty +Robert McGuire, Eckert Seamans, 2000 Lenox Drive, Lawrenceville, NJ 08648-2314
 cr +Daimler Trust, P.O. Box 562088, Suite 900 North, Dallas, TX 75356-2088
 cr +Deutsche Bank National Trust Company, as Indenture, Select Portfolio Servicing, Inc.,
 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
 515903696 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
 Arlington, TX 76096-3853
 515885172 Banfield Pet Hospital, 145 Promenade Boulevard, Bridgewater, NJ 08807-3455
 515967135 +Brenda Taylor, PO Box 190, Lahaska, PA 18931-0190
 515885178 +City of Lambertville, 18 York Street, Lambertville, NJ 08530-2038
 515906136 Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
 515967143 Department of Taxation, Internal Revenue Service, Cincinnati, OH 45999-0030
 515885181 +Eckert Seamans Cherin & Mellott, LLC, Attn: David P. Skand, Esquire,
 2000 Lenox Drive, Suite 203, PO Box 5404, Princeton, NJ 08543-5404
 515885182 +Equifax Credit Information Services, Inc, PO Box 740241, Atlanta, GA 30374-0241
 515885183 +Experian, 4 Gatehill Drive, 3rd Floor, Parsippany, NJ 07054-4522
 515885187 Lambert's Hill, PO Box 66727, Phoenix, AZ 85082-6727
 515984429 +Midland Credit Management Inc as agent for, MIDLAND FUNDING LLC, PO Box 2011,
 Warren MI 48090-2011
 515967144 Midland Funding, LLC, 8875 Aero Drive 104 Mountain Court, San Diego, CA 07840
 515967136 +New Hope Chiropractic Health Center, 6448 Lower York Road, New Hope, PA 18938-5696
 515885190 New Horizon Psychotherapy of, North Jersey, P.C., 215 Holcome Way,
 Lambertville, NJ 08530-2229
 515967140 New Jersey Division of Taxation, Revenue Processing Center, Corporate Business Tax,
 PO Box 257, Trenton, NJ 08646-0257
 515885192 +On Deck Funding, 1400 Broadway, New York, NY 10018-5300
 515885195 +SRA Associates, Inc., 401 Minnetonka Road, Hi Nella, NJ 08083-2914
 515885191 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,
 Trenton, NJ 08695-0245)
 515967142 +State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
 515885205 +Transunion, 2 Baldwin Place, PO Box 2000, Chester, PA 19016-2000
 515967137 +Wright Appellate Services, LLC, 517 Jefferson Building, 1015 Chestnut Street,
 Philadelphia, PA 19107-4316
 515967138 +Wrightstown Family Medicine, PC, 2189 Second Street Pike, Wrightstown, PA 18940-4134

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 08 2019 00:00:27 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Mar 08 2019 00:00:24 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +E-mail/Text: bankruptcy@trinityfs.com Mar 08 2019 00:00:48 Trinity Financial Services, LLC,
 2618 San Miguel Drive Suite 303, New Port Beach, CA 92660-5437
 515885174 +EDI: TSYS2.COM Mar 08 2019 04:28:00 Barclays Bank Delaware, 125 S West St,
 Wilmington, DE 19801-5014
 515885173 +EDI: TSYS2.COM Mar 08 2019 04:28:00 Barclays Bank Delaware, Po Box 8801,
 Wilmington, DE 19899-8801
 515885176 EDI: CAPITALONE.COM Mar 08 2019 04:28:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 516077575 EDI: BL-BECKET.COM Mar 08 2019 04:28:00 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP,
 PO BOX 3001, MALVERN, PA 19355-0701
 515885175 +EDI: CAPITALONE.COM Mar 08 2019 04:28:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 516103399 +E-mail/Text: bncmail@w-legal.com Mar 08 2019 00:00:34 Cerastes, LLC,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 515885177 +Fax: 602-659-2196 Mar 08 2019 00:03:37 ChexSystems, 7805 Hudson Road, Suite 100,
 Woodbury, MN 55125-1703
 515885209 EDI: RCSDELL.COM Mar 08 2019 04:28:00 Webbank/dfs, 1 Dell Way, Round Rock, TX 78682
 515885180 EDI: DISCOVER.COM Mar 08 2019 04:28:00 Discover Financial, Po Box 15316,
 Wilmington, DE 19850
 516107410 E-mail/Text: jennifer.chacon@spservicing.com Mar 08 2019 00:01:19
 Deutsche Bank National Trust Company, c/o Select Portfolio Servicing, Inc., P.O Box 65250,
 Salt Lake City, UT 84165-0250
 515894078 EDI: DISCOVER.COM Mar 08 2019 04:28:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 515885179 +EDI: DISCOVER.COM Mar 08 2019 04:28:00 Discover Financial, Attn: Bankruptcy,
 Po Box 3025, New Albany, OH 43054-3025
 515967141 EDI: IRS.COM Mar 08 2019 04:28:00 Department of Treasury, Internal Revenue Service,
 Cincinnati, OH 45999-0039

District/off: 0312-3

User: admin
Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516355804 EDI: BL-BECKET.COM Mar 08 2019 04:28:00 Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

515885186 +EDI: CBSKOHLS.COM Mar 08 2019 04:28:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660

515885186 +E-mail/Text: bncnotices@becket-lee.com Mar 07 2019 23:59:38 Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660

515885185 +EDI: CBSKOHLS.COM Mar 08 2019 04:28:00 Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120

515885185 +E-mail/Text: bncnotices@becket-lee.com Mar 07 2019 23:59:39 Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120

515885188 EDI: DAIMLER.COM Mar 08 2019 04:28:00 Mercededs-Benz Financial Services, PO Box 5209, Carol Stream, IL 60197-5209

515885189 +EDI: DAIMLER.COM Mar 08 2019 04:28:00 Mercedes Benz Credit Corp, 36455 Corporate Dr, Farmington Hills, MI 48331-3552

516841108 EDI: PRA.COM Mar 08 2019 04:28:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

516841109 EDI: PRA.COM Mar 08 2019 04:28:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

515885193 +E-mail/Text: bankruptcy@prosper.com Mar 08 2019 00:00:52 Prosper Marketplace In, 101 2nd St Fl 15, San Francisco, CA 94105-3672

515885194 E-mail/Text: jennifer.chacon@spservicing.com Mar 08 2019 00:01:19 Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250

516102769 EDI: RMSC.COM Mar 08 2019 04:28:00 Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

515885196 +EDI: RMSC.COM Mar 08 2019 04:28:00 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

515885197 +EDI: RMSC.COM Mar 08 2019 04:28:00 Synchrony Bank/Lowes, Po Box 965005, Orlando, FL 32896-5005

515885198 +EDI: RMSC.COM Mar 08 2019 04:28:00 Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

515885199 +EDI: RMSC.COM Mar 08 2019 04:28:00 Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015

515885200 +EDI: RMSC.COM Mar 08 2019 04:28:00 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

515885201 +EDI: RMSC.COM Mar 08 2019 04:28:00 Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024

515885204 +EDI: TFSR.COM Mar 08 2019 04:28:00 Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102

515885202 +EDI: TFSR.COM Mar 08 2019 04:28:00 Toyota Financial Services, PO Box 9786, Cedar Rapids, IA 52409-0004

515885203 +EDI: TFSR.COM Mar 08 2019 04:28:00 Toyota Financial Services, PO Box 9790, Cedar Rapids, IA 52409-0004

517905324 EDI: BL-TOYOTA.COM Mar 08 2019 04:28:00 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

515885206 E-mail/Text: bankruptcy@trinityfs.com Mar 08 2019 00:00:48 Trinity Financial Services, LLC, 2618 San Miguel Drive - Suite 303, Newport Beach, CA 92660-5437

516104312 +EDI: BASSASSOC.COM Mar 08 2019 04:28:00 United Consumer Financial Services, Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083

515885207 +E-mail/Text: EBankruptcy@UCFS.NET Mar 08 2019 00:01:22 United Consumer Financial Services, 865 Bassett Rd, Westlake, OH 44145-1194

515885208 +E-mail/Text: EBankruptcy@UCFS.NET Mar 08 2019 00:01:22 United Consumer Financial Services, 865 Bassette Rd, Westlake, OH 44145-1194

TOTAL: 42

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011

515967139* +City of Lambertville, 18 York Street, Lambertville, NJ 08530-2038

515885184* +Internal Revenue Service, 2970 Market Street, Mail Stop 5-Q30,133, Philadelphia, PA 19104-5002

515899933* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

516001127* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Andrew M. Lubin on behalf of Creditor Deutsche Bank National Trust Company, as Indenture Trustee, on behalf of the holders of the Accredited Mortgage Loan Trust 2006-2 Asset Backed Notes bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Daimler Trust ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Jonathan Stone on behalf of Debtor Jane Carol Collaso jonstonelaw@gmail.com, bkecf_stone@bkexpress.info;r43620@notify.bestcase.com
Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Matthew C. Waldt on behalf of Creditor Select Portfolio Servicing, Inc. mwaldt@milsteadlaw.com
TOTAL: 8